

**Certificate of Notice Page 1 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Roger Tapia  
 Debtor

Case No. 18-13071-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 21

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db	+Roger Tapia, 533 Florida Avenue, Reading, PA 19605-1505
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14103269	+American Water, 800 W. Hershey Park Drive, Hershey, PA 17033-2400
14103274	+Kia Motors Finance, 4000 Macarthur Blvd. Ste, Newport Beach, CA 92660-2558
14103276	+Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
14103280	+PPL, 2 N. 9th Street, Allentown, PA 18101-1179

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM Aug 18 2018 06:08:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2018 02:16:18 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 18 2018 02:17:02 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14103270	+EDI: CAPITALONE.COM Aug 18 2018 06:08:00 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14103271	+E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Aug 18 2018 02:17:30 Comcast, PO Box 3006, Southeastern, PA 19398-3006
14103272	+EDI: DCI.COM Aug 18 2018 06:08:00 Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
14103273	+E-mail/Text: bankruptcy@erieinsurance.com Aug 18 2018 02:17:39 Erie Insurance, 100 Erie Insurance Place, Erie, PA 16530-9000
14103277	+EDI: NFCU.COM Aug 18 2018 06:08:00 Navy Federal Cr Union, 820 Follin Lane, Vienna, VA 22180-4907
14103279	+E-mail/Text: blegal@phfa.org Aug 18 2018 02:16:47 Pa Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406
14103281	+EDI: DRIV.COM Aug 18 2018 06:08:00 Santander Bank, PO BOX 961245, Fort Worth, TX 76161-0244
14103282	E-mail/Text: bkrcy@ugi.com Aug 18 2018 02:17:33 UGI, 2525 N. 12th Street, Reading, PA 19601

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14103275*	+Kia Motors Finance, 4000 Macarthur Blvd. Ste, Newport Beach, CA 92660-2558
14103278*	+Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700

TOTALS: 0, \* 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2018 at the address(es) listed below:

BRENNNA HOPE MENDELSON	on behalf of Debtor Roger Tapia tobykmendelsohn@comcast.net
REBECCA ANN SOLARZ	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmllawgroup.com
ROBERT H. HOLBER	trustee@holber.com, rholber@ecf.epiqsystems.com
	United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 Roger Tapia  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN xxx-xx-8735  
EIN -----  
Social Security number or ITIN -----  
EIN -----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-13071-ref**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Roger Tapia

8/16/18

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**